LENDER'S PROGRAM ACTIVITY AND AUTHORITYAs, of September, 30, 2005, the following lenders were authorized to use the indicated SBA program(s).

Bank		7(a) Loan Programs			(504) Loan Program
	Community Express	SBA Express	Short Term Loan (CapLine)	PLP	(504) CDC
BANK OF AMERICA	X	X	` •	X	
INNOVATIVE BANK	X	X		X	
CAPITAL ONE FINANCIAL CORP.		X		X	
M & T BANK		X	X	X	
PNC BANK, N.A.		X	X	X	
BUSINESS FINANCE GROUP					X
SUNTRUST BANK	X	X	X	X	
EAGLEBANK		X		X	
SANDY SPRING BANK		X		X	
BB&T		X	X	X	
CIT SMALL BUSINESS LENDING		A	Λ	X	
THE ADAMS NATIONAL BANK		X	X	X	
WACHOVIA BANK		X	Λ	X	
		A		Α	
UNITI BANK					
MERCANTILE POTOMAC BANK					
WELLS FARGO BANK, N.A.	X	X		X	
CARDINAL BANK, N.A.	ļ				
NEWTEK SMALL BUSINESS FINANCE					
CENTER BANK		X		X	
BUSINESS LOAN CENTER, LLC (BLX)	X	X		X	
PRINCE GEORGE'S FIN SERVICES					X
MILLENNIUM BANK, N.A.	1		X	X	1
MID-ATLANTIC BUSINESS FINANCE				41	X
PROVIDENT BANK OF MARYLAND		X	X	X	<u> </u>
UPS CAPITAL BUSINESS CREDIT	1	Λ	Λ	X	+
				Λ	T 7
CHESAPEAKE BUSINESS FINANCE	1			T 7	X
STEARNS BANK, N.A.				X	
THE COLUMBIA BANK		X		X	
INDEPENDENCE BANK (R.I.)					
CITIBANK, FSB		X		X	
WOORI AMERICA BANK		X			
BANCO POPULAR, N.A.		X			
COMMERCE BANK, N.A.	X	X		X	
BUSINESS LENDERS, LLC					
ACCESS NATIONAL BANK		X			
K BANK				X	
RAPPAHANNOCK EDC					X
AMERICAN EXPRESS CENTURION		X			21
LEHMAN BROTHERS BANK FSB		21			
NARA BANK		X		X	
JAMES MONROE BANK		Λ		Λ	
		3 7			
CITY FIRST BANK OF DC, N.A.		X			
MARYLAND BANK AND TRUST, N.A.					
CHEVY CHASE BANK		X			
PREFERRED CAPITAL BIDCO, INC.					
THE BUSINESS BANK					
SUSQUEHANNA BANK		X			
CAPITAL BANK, N.A.					
GE CAPITAL SMALL BUS. FIN.				<u> </u>	
MAINSTREET BANK					
COMERICA BANK		X		X	
THE MARATHON BANK					
NATIONAL COOPERATIVE BANK		X		X	
FIRST NATIONAL BANK OF ARIZONA		- 11		4 1	†
CITIZENS NATIONAL BANK		X			+
	1	Λ		1	+
COMMERCEFIRST BANK	1				+
UNITED BANK	1				1
BUCS FEDERAL		***			1
SONA BANK, N.A.		X		X	
THE PATAPSCO BANK				1	<u> </u>
INDUSTRIAL BANK, N.A.	ļ				1
THE HARBOR BANK OF MARYLAND					
U.S. BANK, N.A.					
CITIZENS BANK OF R.I.		X		X	
ALLIANCE BANK		X			
AMERICAN BANK		X			1
ASIA BANK	1				1
BANKANNAPOLIS					
COLOMBO BANK					
				-	1
COMMUNITY BANK - TRI COUNTY	1			1	1

LENDER'S PROGRAM ACTIVITY AND AUTHORITYAs, of September, 30, 2005, the following lenders were authorized to use the indicated SBA program(s).

COMMUNITY SOUTH BANK	X		
FAUQUIER BANK			
FIRST HORIZON BANK			
FIRST LIBERTY BANK			
FOSTER BANK	X	X	
GREATER ATLANTIC BANK			
HOME LOAN INVESTMENT BANK,FSB		X	
INDEPENDENCE FSB			
INTERSTATE NET BANK		X	
MARSHALL NATIONAL BANK			
MID-ATLANTIC FED CREDIT UNION			
PENTAGON FED CREDIT UNION			
POTOMAC BANK OF VIRGINIA			
REGAL BANK & TRUST		X	
RESOURCE BANK	X	X	
SMALL BUSINESS LOAN SOURCE			
TEMECULA VALLEY BANK		X	
THE FREEDOM BANK OF VA			
VALLEY NATIONAL BANK	X	X	